

## 1. PURPOSE

- 1.1 Legal & Tax Services (Pty) Ltd (Hereinafter referred to as “Legal&Tax”) is an authorised Financial Service Provider, FSP No. 28566. Legal&Tax is the direct marketer and non-mandated intermediary of life insurance benefits underwritten by the product supplier Centriq Life Insurance Company Limited, and non-life insurance benefits underwritten by Centriq Insurance Company Limited (“Centriq”) a licensed insurer and authorised Financial Services Provider.
- 1.2 The purpose of the Complaint Resolution Policy is to ensure compliance with the [Short- and Long-Term Insurance Act](#), [Insurance Act](#), [Financial Advisory and Intermediary Services \(FAIS\) Act](#), the Policy Holder Protection Rules (PPR) ([LTI](#) and [STI](#)), TCF (Treating Customers Fairly) and any other applicable legislation or directives.
- 1.3 This document explains the procedure, should you wish to inquire or complain about any of the financial, helpline and value-added services administered and rendered by Legal&Tax, and sets out the process that Legal&Tax will follow in order to resolve a complaint.

## 2. WHAT COMPLAINTS ARE DEALT WITH IN TERMS OF FAIS

- 2.1 A complaint is defined in the FAIS Act as a specific complaint relating to financial services rendered by an FSP or its representative, either being advice or an intermediary service, which has been rendered on or after 1 October 2004 and where the complainant alleges that the FSP:
  - 2.1.1 Has contravened a provision of the FAIS Act and as a result the complainant has suffered or is likely to suffer financial prejudice or damage;
  - 2.1.2 Has wilfully or negligently rendered a financial service to the complainant which has caused or is likely to cause prejudice or damage to the complainant; or
  - 2.1.3 Has treated the complainant unfairly.

## 3. RESPONSIBLE PERSONS

- 3.1 The persons mentioned below are responsible for ensuring complaints are dealt with in accordance with this policy:

DEPARTMENT	NAME	EMAIL
Customer Services	Marlon van Wyk	Marlonv@legalandtax.co.za
Compliance	Chantel Cronje	Chantelc@legalandtax.co.za
Claims	Melissa Pillay	Melissap@legalandtax.co.za
IO	Darren Cohen	Darrenc@legalandtax.co.za
KI	Benjy Porter	Benjy@legalandtax.co.za

## 4. HOW TO SUBMIT A COMPLAINT

- 4.1 A complaint must be submitted to Legal&Tax in writing within 30 (thirty) days of a dispute arising. Please address your written complaints to the Complaints Officer: [complaints@legalandtax.co.za](mailto:complaints@legalandtax.co.za). It can also be submitted either by hand, post, or fax to the contact details that appear in the below footer of this page. The complaint should contain sufficient detail regarding:
  - 4.1.1 The full names, ID/Passport number and contact details of the complainant;
  - 4.1.2 The full names, ID/Passport number and contact details of the customer (if different from the complainant);
  - 4.1.3 Full details of the policy or policy number where applicable;
  - 4.1.4 Specific details about the nature of the complaint which would include sufficient facts, dates and supporting documentation and the outcome desired to enable us to deal with the complaint quickly and fairly.



## 5. WHAT WILL HAPPEN ONCE A COMPLAINT IS MADE

- 5.1 The following is a step-by-step guideline of how a complaint will be dealt with, once received by us:
- 5.1.1 The complaint will be acknowledged within 24 (twenty-four) hours of receipt;
  - 5.1.2 It will be assessed and logged into our central complaints register;
  - 5.1.3 The complaint will be allocated to our trained and skilled Complaint's Officer;
  - 5.1.4 The Officer will investigate and revert within 5 (five) to 10 (ten) business days;
  - 5.1.5 You may be requested to provide additional information before a final resolution can be provided;
  - 5.1.6 If the Officer requires further time to investigate the complaint, it will be communicated;
  - 5.1.7 Full reasons for a final determination will be provided in writing or verbally with full reasons.
- 5.2 Legislation requires that a complainant be notified in writing within 6 (six) weeks of receiving a complaint, if the complaint cannot be resolved and the reason(s) why the complaint could not be resolved. In the event that the complaint cannot be resolved, the complainant may have recourse to the following, whichever is applicable:
- 5.2.1 Refer the matter to the Insurer being Centriq Insurance Company Limited (Legal) and Centriq Life Insurance Company Limited (Funeral and Healthcare) if related to the financial product;
  - 5.2.2 Refer the matter to the FAIS Ombud within 6 (six) months of notification that a service or claims complaint cannot be resolved or within 6 (six) months of the FSP's failure to deal with a complaint;
  - 5.2.3 Refer a claim complaint to the Ombudsman for (non-life) Short (Legal) or (life) Long (Funeral and Healthcare) Term Insurance, if appropriate and within their jurisdiction;
  - 5.2.4 Refer any complaint to the FSCA;
  - 5.2.5 Seek legal advice from an attorney regarding any legal action that may be taken;
  - 5.2.6 Refer the matter to arbitration or mediation.

PARTICULARS OF INSURER	
Name	Centriq / Centriq Life Insurance Company Limited
Postal address	PO Box 55674, Northlands, 2116
Physical address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196
Telephone number	+27 (11) 268 6490
Fax number	+27 (11) 268 6495
Email	<a href="mailto:info@centriq.co.za">info@centriq.co.za</a>
Website	<a href="http://www.centriq.co.za">www.centriq.co.za</a>
Details of complaints department <i>All complaints must be reduced to writing and any of our Representatives will be able to provide you with a copy of our complaints procedure on request.</i>	In the event of a complaint, please contact the Claims Specialist at the numbers above. Email: <a href="mailto:faiscomplaints@centriq.co.za">faiscomplaints@centriq.co.za</a> <a href="mailto:complaints@centriq.co.za">complaints@centriq.co.za</a>

PARTICULARS OF LONG-TERM INSURANCE OMBUD	
Name	The Ombudsman for Long-Term Insurance
Postal address	Private Bag X45, Claremont, Cape Town, 7735
Physical address	Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7700
Telephone number	0860 103 236 / +27 (21) 657 5000
Fax number	+27 (21) 674 0951
Email	<a href="mailto:info@ombud.co.za">info@ombud.co.za</a>
Website	<a href="http://www.ombud.co.za">www.ombud.co.za</a>



PARTICULARS OF SHORT-TERM INSURANCE OMBUD	
Name	The Ombudsman for Short-Term Insurance
Postal address	PO Box 32334, Braamfontein, 2017
Physical address	110 Oxford Road, Houghton Estate, Johannesburg, 2198
Telephone number	0860 726 890 / 27 11 726 8900
Fax number	+27 (11) 726 5501
Email	<a href="mailto:info@osti.co.za">info@osti.co.za</a>
Website	<a href="http://www.osti.co.za">www.osti.co.za</a>

PARTICULARS OF THE FSCA	
Name	Financial Sector Conduct Authority
Postal address	PO Box 35655, Menlo Park, 0102
Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria, 0181
Telephone number	+27 (12) 428 8000
Fax number	+27 (12) 346 6941
Email	<a href="mailto:info@fsc.co.za">info@fsc.co.za</a>
Website	<a href="http://www.fsc.co.za">www.fsc.co.za</a>

## 6. OUR COMMITMENT

- 6.1 Legal&Tax has embedded the principals of TCF (Treating Customers Fairly) into its culture and they form the foundation of our commitment to customers. Legal&Tax has adopted a values-based approach where the spirit of the legislation is embraced and it subscribes to all 6 (six) outcomes in accordance with our TCF Policy.
- 6.2 We are further committed to:
  - 6.2.1 Resolve complaints by means of a fair and practical resolution process;
  - 6.2.2 Take steps to investigate and respond promptly to the complaint;
  - 6.2.3 Deal with complaints in a timely and fair manner, with each complaint receiving due consideration in a process that is managed appropriately and effectively;
  - 6.2.4 Ensure that a full and appropriate level of redress is offered to the complainant, without delay, where the complaint is resolved in favour of the complainant.

### Signature of Key Individual

Benjy  
Porter

### CEO

Please contact compliance for further information on any aspect/s of this policy document. Copies of associated policies can be requested at [compliance@legalandtax.co.za](mailto:compliance@legalandtax.co.za).